

1. (Currently Amended) A method for marketing a credit card account to a consumer, the method comprising:

receiving an application for the credit card account from the consumer through a point-of-sale location;

receiving a notification that the consumer requests to purchase a product at the point-of-sale location;

determining, in a computer system, whether to approve the application based on the notification that the consumer requests to purchase the product; and

causing the point-of-sale location to prevent the consumer's purchase of the product if the application for the credit card account received from the consumer through the point-of-sale location is not approved.

2. (Original) The method of claim 1, wherein receiving the application further comprises receiving information about the consumer sufficient to perform a consumer credit analysis.

3. (Original) The method of claim 1, wherein receiving the notification further comprises determining, as a result of receiving the application, that the consumer requests to purchase the product.

4. (Original) The method of claim 1, wherein the notification and the application are received together.

5. (Previously Presented) The method of claim 4, wherein receiving the application includes:

receiving the notification that the consumer requests to purchase the product.

6. (Original) The method of claim 1, wherein the notification and the application are received separately.

7. (Previously Presented) The method of claim 1, further comprising: notifying at least one of the consumer and the point-of-sale location that the application has been approved.

8. (Previously Presented) The method of claim 1, wherein determining whether to approve the application further comprises:

performing a credit analysis at least using information associated with the consumer.

9. (Previously Presented) The method of claim 1, wherein determining whether to approve the application further comprises:

denying the application if the consumer does not purchase the product.

10. (Previously Presented) The method of claim 1, wherein determining whether to approve the application further comprises:

approving the application even though the consumer does not purchase the product.

11. (Canceled).

12. (Canceled).
13. (Previously Presented) The method of claim 1, further comprising: charging a purchase cost of the product to the credit card account.
14. (Original) The method of claim 1, wherein the credit card account is configured for use in subsequent purchase transactions unrelated to the product.
15. (Previously Presented) The method of claim 1, further comprising: charging fees associated with the product to the credit card account.
16. (Original) The method of claim 15, wherein the charged fees correspond to service fees charged to the credit card account during subsequent statement cycles.
17. (Original) The method of claim 15, wherein the charged fees correspond to the consumer's usage of the purchased product.
18. (Original) The method of claim 15, wherein the charged fees correspond to at least one function of the product.
19. (Original) The method of claim 18, wherein the at least one function comprises at least one of cellular telephone service, pager service, instant messaging service, and internet service.
20. (Previously Presented) The method of claim 18, further comprising: causing the at least one function to be inoperable if the credit card account is at least one of closed and delinquent.

21. (Withdrawn) A method for offering a credit card account to a consumer at a point-of-sale location, the method comprising:

offering a product to the consumer at the point-of-sale location;
offering a credit card account to the consumer at the point-of-sale location; and
conditioning the offer of the product to the consumer based on the consumer's acceptance of the credit card account, fees allocating charges associated with the product being required to be charged to the credit card account.

22. (Withdrawn) The method of claim 21, wherein offering the credit card account further comprises receiving an application from the consumer for the credit card account.

23. (Withdrawn) The method of claim 22, further comprising notifying at least one of the consumer and the point-of-sale location that the application has been approved.

24. (Withdrawn) The method of claim 21, further comprising charging a purchase cost of the product to the credit card account.

25. (Withdrawn) The method of claim 21, wherein the credit card account is configured for use in subsequent purchase transactions unrelated to the product.

26. (Withdrawn) The method of claim 21, further comprising charging fees associated with the product to the credit card account.

27. (Withdrawn) The method of claim 26, wherein the charged fees correspond to service fees charged to the credit card account during subsequent statement cycles.

28. (Withdrawn) The method of claim 26, wherein the charged fees correspond to the consumer's usage of the purchased product.

29. (Withdrawn) The method of claim 26, wherein the charged fees correspond to at least one function of the product.

30. (Withdrawn) The method of claim 29, wherein the at least one function comprises at least one of cellular telephone service, pager service, instant messaging service, and internet service.

31. (Withdrawn) The method of claim 29, further comprising causing the at least one function to be inoperable if the credit card account is at least one of closed and delinquent.

32. (Currently Amended) A system for marketing a credit card account to a consumer, the system comprising:

a memory storage for maintaining information; and

a processing unit coupled to the memory storage, wherein the processing unit is operative to:

receive an application for the credit card account from the consumer through a point-of-sale location;

receive a notification that the consumer requests to purchase a product at the point-of-sale location;

determine whether to approve the application based on the notification that the consumer requests to purchase the product; and

cause the point-of-sale location to prevent the consumer's purchase of the product if the application for the credit card account received from the consumer through the point-of-sale location is not approved.

33. (Original) The system of claim 32, wherein operative to receive the application further comprises being operative to receive information about the consumer sufficient to perform a consumer credit analysis.

34. (Original) The system of claim 32, wherein operative to receive the notification further comprises being operative to determine, as a result of receiving the application, that the consumer requests to purchase the product.

35. (Original) The system of claim 32, wherein the notification and the application are received together.

36. (Original) The system of claim 35, wherein operative to receive the application further comprise being operative to receive the notification that the consumer requests to purchase the product.

37. (Original) The system of claim 32, wherein the notification and the application are received separately.

38. (Original) The system of claim 32, wherein the processing unit is operative to notify at least one of the consumer and the point-of-sale location that the application has been approved.

39. (Original) The system of claim 32, wherein operative to determine whether to approve the application further comprises being operative to perform a credit analysis at least using information associated with the consumer.

40. (Original) The system of claim 32, wherein operative to determine whether to approve the application further comprises being operative to deny the application if the consumer does not purchase the product.

41. (Original) The system of claim 32, wherein operative to determine whether to approve the application further comprises being operative to approve the application even though the consumer does not purchase the product.

42. (Canceled).

43. (Canceled).

44. (Original) The system of claim 32, wherein the processing unit is further operative to charge a purchase cost of the product to the credit card account.

45. (Original) The system of claim 32, wherein the credit card account is configured for use in subsequent purchase transactions unrelated to the product.

46. (Original) The system of claim 32, wherein the processing unit is further operative to charge fees associated with the product to the credit card account.

47. (Original) The system of claim 46, wherein the charged fees correspond to service fees charged to the credit card account during subsequent statement cycles.

48. (Original) The system of claim 46, wherein the charged fees correspond to the consumer's usage of the purchased product.

49. (Original) The system of claim 46, wherein the charged fees correspond to at least one function of the product.

50. (Original) The system of claim 49, wherein the at least one function comprises at least one of cellular telephone service, pager service, instant messaging service, and internet service.

51. (Original) The system of claim 49, wherein the processing unit is further operative to cause the at least one function to be inoperable if the credit card account is at least one of closed and delinquent.

52. (Withdrawn) A system for offering a credit card account to a consumer at a point-of-sale location, the system comprising:
a component for offering a product to the consumer at the point-of-sale location;
a component for offering a credit card account to the consumer at the point-of-sale location; and

a component for conditioning the offer of the product to the consumer based on the consumer's acceptance of the credit card account, fees allocating charges associated with the product being required to be charged to the credit card account.

53. (Withdrawn) The system of claim 52, wherein the component for offering the credit card account is further configured for receiving an application from the consumer for the credit card account.

54. (Withdrawn) The system of claim 53, further comprising a component for notifying at least one of the consumer and the point-of-sale location that the application has been approved.

55. (Withdrawn) The system of claim 52, further comprising a component for charging a purchase cost of the product to the credit card account.

56. (Withdrawn) The system of claim 52, wherein the credit card account is configured for use in subsequent purchase transactions unrelated to the product.

57. (Withdrawn) The system of claim 52, further comprising a component for charging fees associated with the product to the credit card account.

58. (Withdrawn) The system of claim 57, wherein the charged fees correspond to service fees charged to the credit card account during subsequent statement cycles.

59. (Withdrawn) The system of claim 57, wherein the charged fees correspond to the consumer's usage of the purchased product.

60. (Withdrawn) The system of claim 57, wherein the charged fees correspond to at least one function of the product.

61. (Withdrawn) The system of claim 60, wherein the at least one function comprises at least one of cellular telephone service, pager service, instant messaging service, and internet service.

62. (Withdrawn) The system of claim 60, further comprising a component for causing the at least one function to be inoperable if the credit card account is at least one of closed and delinquent.

63. (Currently Amended) A computer-readable medium comprising a set of instructions which when executed by at least one processor perform a method for marketing a credit card account to a consumer, the method comprising:

receiving an application for the credit card account from the consumer through a point-of-sale location;

receiving a notification that the consumer requests to purchase a product at the point-of-sale location;

determining whether to approve the application based on the notification that the consumer requests to purchase the product; and

causing the point-of-sale location to prevent the consumer's purchase of the product if the application for the credit card account received from the consumer through the point-of-sale location is not approved.

64. (Original) The computer-readable medium of claim 63, wherein receiving the application further comprises receiving information about the consumer sufficient to perform a consumer credit analysis.

65. (Original) The computer-readable medium of claim 63, wherein receiving the notification further comprises determining as a result of receiving the application, that the consumer requests to purchase the product.

66. (Original) The computer-readable medium of claim 63, wherein the notification and the application are received together.

67. (Original) The computer-readable medium of claim 66, wherein receiving the application constitutes receiving the notification that the consumer requests to purchase the product.

68. (Original) The computer-readable medium of claim 63, wherein the notification and the application are received separately.

69. (Original) The computer-readable medium of claim 63, the method further comprising notifying at least one of the consumer and the point-of-sale location that the application has been approved.

70. (Original) The computer-readable medium of claim 63, wherein determining whether to approve the application further comprises performing a credit analysis at least using information associated with the consumer.

71. (Original) The computer-readable medium of claim 63, wherein determining whether to approve the application further comprises denying the application if the consumer does not purchase the product.

72. (Original) The computer-readable medium of claim 63, wherein determining whether to approve the application further comprises approving the application even though the consumer does not purchase the product.

73. (Canceled).

74. (Canceled).

75. (Original) The computer-readable medium of claim 63, the method further comprising charging a purchase cost of the product to the credit card account.

76. (Original) The computer-readable medium of claim 63, wherein the credit card account is configured for use in subsequent purchase transactions unrelated to the product.

77. (Original) The computer-readable medium of claim 63, the method further comprising charging fees associated with the product to the credit card account.

78. (Original) The computer-readable medium of claim 77, wherein the charged fees correspond to service fees charged to the credit card account during subsequent statement cycles.

79. (Original) The computer-readable medium of claim 77, wherein the charged fees correspond to the consumer's usage of the purchased product.

80. (Original) The computer-readable medium of claim 77, wherein the charged fees correspond to at least one function of the product.

81. (Original) The computer-readable medium of claim 80, wherein the at least one function comprises at least one of cellular telephone service, pager service, instant messaging service, and internet service.

82. (Original) The computer-readable medium of claim 80, the method further comprising causing the at least one function to be inoperable if the credit card account is at least one of closed and delinquent.

83. (Withdrawn) A computer-readable medium comprising a set of instructions which when executed perform a method for offering a credit card account to a consumer at a point-of-sale location, the method comprising:
offering a product to the consumer at the point-of-sale location;
offering a credit card account to the consumer at the point-of-sale location; and

conditioning the offer of the product to the consumer based on the consumer's acceptance of the credit card account, fees allocating charges associated with the product being required to be charged to the credit card account.

84. (Withdrawn) The computer-readable medium of claim 83, wherein offering the credit card account further comprises receiving an application from the consumer for the credit card account.

85. (Withdrawn) The computer-readable medium of claim 84, the method further comprising notifying at least one of the consumer and the point-of-sale location that the application has been approved.

86. (Withdrawn) The computer-readable medium of claim 83, the method further comprising charging a purchase cost of the product to the credit card account.

87. (Withdrawn) The computer-readable medium of claim 83, wherein the credit card account is configured for use in subsequent purchase transactions unrelated to the product.

88. (Withdrawn) The computer-readable medium of claim 83, the method further comprising charging fees associated with the product to the credit card account.

89. (Withdrawn) The computer-readable medium of claim 88, wherein the charged fees correspond to service fees charged to the credit card account during subsequent statement cycles.

90. (Withdrawn) The computer-readable medium of claim 88, wherein the charged fees correspond to the consumer's usage of the purchased product.

91. (Withdrawn) The computer-readable medium of claim 88, wherein the charged fees correspond to at least one function of the product.

92. (Withdrawn) The computer-readable medium of claim 91, wherein the at least one function comprises at least one of cellular telephone service, pager service, instant messaging service, and internet service.

93. (Withdrawn) The computer-readable medium of claim 91, the method further comprising causing the at least one function to be inoperable if the credit card account is at least one of closed and delinquent.

94. (Previously Presented) The method of claim 1, further including: offering the credit card account to the consumer at the point-of-sale location.

95. (Previously Presented) The method of claim 1, further including: offering the product to the consumer at the point-of-sale location; and conditioning the offer of the product to the consumer based on:
the consumer's acceptance of the credit card account, and
the customer's agreement to charge purchases and fees to the credit card account, including a charge associated with a purchase of the product.

96 (Previously Presented) The system of claim 32, wherein the processing unit is further operable to:

offer the credit card account to the consumer at the point-of-sale location.

97. (Previously Presented) The system of claim 32, wherein the processing unit is further operable to:

offer the product to the consumer at the point-of-sale location; and

condition the offer of the product to the consumer based on:

the consumer's acceptance of the credit card account, and

the customer's agreement to charge purchases and fees to the credit card account, including a charge associated with a purchase of the product.

98. (Previously Presented) The computer-readable medium of claim 63, the method further including:

offering the credit card account to the consumer at the point-of-sale location.

99. (Previously Presented) The computer-readable medium of claim 63, the method further including:

offering the product to the consumer at the point-of-sale location; and

conditioning the offer of the product to the consumer based on:

the consumer's acceptance of the credit card account, and

the customer's agreement to charge purchases and fees to the credit card account, including a charge associated with a purchase of the product.